

<i>SERFF Tracking Number:</i>	<i>SUNL-127841802</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sun Life Assurance Company of Canada</i>	<i>State Tracking Number:</i>	<i>50332</i>
<i>Company Tracking Number:</i>	<i>SUN CARE WL - CLIENT BROCHURE, INVITE, & LETTER - 11-11</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.111 Single Premium - Single Life</i>
<i>Product Name:</i>	<i>Sun Care WL - Client Brochure, Invite, & Letter - 11-11</i>		
<i>Project Name/Number:</i>	<i>Sun Care WL - Client Brochure, Invite, & Letter - 11-11/Sun Care WL - Client Brochure, Invite, & Letter - 11-11</i>		

Filing at a Glance

Company: Sun Life Assurance Company of Canada

Product Name: Sun Care WL - Client Brochure, SERFF Tr Num: SUNL-127841802 State: Arkansas

Invite, & Letter - 11-11

TOI: L07I Individual Life - Whole

SERFF Status: Closed-Filed-Closed

State Tr Num: 50332

Sub-TOI: L07I.111 Single Premium - Single Life Co Tr Num: SUN CARE WL -

CLIENT BROCHURE, INVITE, & LETTER - 11-11

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Margaret Carvalho,
Sandra Silcott, Thomas Miele,
Christopher McAuliffe, Pat
Squillacioti, Marion Pagluica, Lori
Chilcote, Pauline Michaud, Ellen
Thibodeau, Linda Murphy, Stacy
Amos

Disposition Date: 12/01/2011

Date Submitted: 11/23/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Sun Care WL - Client Brochure, Invite, & Letter - 11-11 Status of Filing in Domicile: Pending

Project Number: Sun Care WL - Client Brochure, Invite, & Letter - 11-11 Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/01/2011

State Status Changed: 12/01/2011

Deemer Date:

Created By: Christopher McAuliffe

Submitted By: Margaret Carvalho

Corresponding Filing Tracking Number:

Filing Description:

Sun Life Assurance Company of Canada

NAIC # 549-80802

SERFF Tracking Number: SUNL-127841802 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada State Tracking Number: 50332
Company Tracking Number: SUN CARE WL - CLIENT BROCHURE, INVITE, & LETTER - 11-11
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Project Name/Number: Sun Care WL - Client Brochure, Invite, & Letter - 11-11/Sun Care WL - Client Brochure, Invite, & Letter - 11-11
FEIN # 38-1082080

Re: Sales Material Filing
LSCBCH-1431 - Client Brochure
LSCCL-1814 (09/11) - Client Prospecting Letter
LSCIV-1972 (exp. 11/13) - Client Invite

Dear Sir or Madam,

We submit the above referenced sales materials prior to use. These items are new and do not replace and existing advertising materials.

They are submitted in final printed form and subject only to minor modifications in paper stock, ink, and adaptation to computer printing.

The enclosed sales materials include brackets around the items that may vary. The bracketed items shown are self-explanatory, and limited only to the names and addresses of clients, sales representatives, dates and times.

Please do not hesitate to contact me if you have any questions regarding this submission.

Company and Contact

Filing Contact Information

Margaret Carvalho, Compliance Consultant margaret.carvalho@sunlife.com
One Sun Life Executive Park 781-446-1811 [Phone]
Wellesley Hills, MA 02481 781-237-3327 [FAX]

Filing Company Information

Sun Life Assurance Company of Canada	CoCode: 80802	State of Domicile: Michigan
One Sun Life Executive Park	Group Code: 549	Company Type:
SC2175, State Filings	Group Name:	State ID Number:
Wellesley Hills, MA 02481	FEIN Number: 38-1082080	
(800) 432-1102 ext. [Phone]		

Filing Fees

SERFF Tracking Number: SUNL-127841802 State: Arkansas
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Fee Required? Yes
Fee Amount: \$150.00
Retaliatory? No
Fee Explanation: 50.00 x 3 = 150.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sun Life Assurance Company of Canada	\$150.00	11/23/2011	54035654

SERFF Tracking Number: *SUNL-127841802* *State:* *Arkansas*
Filing Company: *Sun Life Assurance Company of Canada* *State Tracking Number:* *50332*
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	12/01/2011	12/01/2011

SERFF Tracking Number: *SUNL-127841802* *State:* *Arkansas*
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Disposition

Disposition Date: 12/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Sun Care WL Client Guide		Yes
Form	Client Prospecting Letter		Yes
Form	Sun Care WL Client Invite		Yes

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Form Schedule

Lead Form Number: LSCBCH-1431

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LSCBCH-1431	Advertising	Sun Care WL Client Guide	Initial		0.000	Sun Care WL - LSCBCH-1431 - Client Brochure.pdf
	LSCCL-1814 (09/11)	Advertising	Client Prospecting Letter	Initial		0.000	Sun Care WL - LSCCL-1814 (09-11) - Client Prospecting Letter - 11-11.pdf
	LSCIV-1972 (exp. 11/13)	Advertising	Sun Care WL Client Invite	Initial		0.000	Sun Care WL - LSCIV-1972 (exp. 11-13) - Client Invite - 11-11.pdf



Securing retirement against long term care risk

FACT: The annual cost for nursing home care can be over \$80,000 annually and will increase with inflation.³

FACT: The annual cost for home care is \$43,680 (40 hours a week).³

At least 70% of people over the age of 65 will require long-term care services at some time in their lives.¹ These unexpected costs related to long-term care can jeopardize your financial security and force you to tap into assets or savings that were meant for other purposes.² So how do you protect your future and your assets from the cost of long-term care?

Three options for funding long-term care expenses

Government programs

Medicare and Medicaid each have its own limitations and restrictions. Medicare limits long-term care coverage to only 100 days. Medicaid has strict eligibility guidelines requiring you to deplete your assets before the government will provide for care (it generally does not allow gifting assets to family members, a technique used to circumvent these guidelines). Also, Medicaid offers little control regarding the selection or quality of your care.

Self-insurance

You could always self-insure through your personal savings. This method requires you to set aside funds that sit idle, just in case you need them.

These funds could become depleted very quickly if the need for long-term care arose.

Traditional long-term care insurance

Traditional long-term care insurance can be expensive, and premiums that are paid into it would be lost if care is never needed. Your money could be used for other purposes.

While these funding options may address some of your long-term care needs, they may not provide the retirement income security you are looking for. Whether you are in retirement or still saving for retirement, long-term care expenses can negatively impact future assets and income.

1. U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, www.longtermcare.gov, September 2008.

2. Long term care costs vary significantly based on the type, duration, and provider of long term care services as well as where you live when you receive care.

3. See www.longtermcare.gov. The 2009 estimates are adjusted for inflation.

Now Sun Life Financial offers a new linked benefit option—Sun Care WL⁴

Sun Care WL is an option that can be used to protect your retirement assets and income from the financial loss that may occur due to a long-term care event. Sun Care WL combines coverage for long-term care with the death benefit of a life insurance policy. You get the policy benefits regardless of the situation you find yourself in.

Sun Care WL can provide you with three key benefits for three key situations:

Long-term care

If you require long-term care, Sun Care WL will provide coverage for such needs as home health care, assisted living, or nursing home care on a reimbursement basis.⁵

Life insurance

If you want to leave a legacy, a death benefit will be paid income tax free to your beneficiaries.

Liquidity

If you need access to your cash, Sun Care WL provides an option that allows you to receive your original single premium back if you change your mind.⁶

4. The Sun Life Financial group of companies operates under the “Sun Life Financial” name. Sun Life Financial Inc., the publicly traded holding company for the Sun Life Financial group of companies, is not an insurance company. In the United States and elsewhere, insurance products are offered by members of the Sun Life Financial group that are insurance companies. These insurance company subsidiaries offer products with guarantees and each company relies on its own financial strength and claims-paying ability.

5. Sun Care WL, a whole life insurance policy funded with a single premium payment, is designed to offer a fully guaranteed death benefit, cash values, and an acceleration of benefits for covered long-term care expenses. The acceleration of benefits for covered long-term care expenses will reduce the death benefit and cash values. Two-year suicide and contestability provisions apply (the duration may differ in some states). The policy and riders may not be available in some states or may vary by state. The riders providing long-term care benefits may not cover all the costs associated with long-term care costs that may be incurred during the period of coverage. This policy contains exclusions and limitations. The owner is advised to review carefully all limitations in the policy and this rider, and should discuss the benefits, limitations, exclusions, and costs with their financial advisor. Certain benefits are subject to a 90 day elimination period.

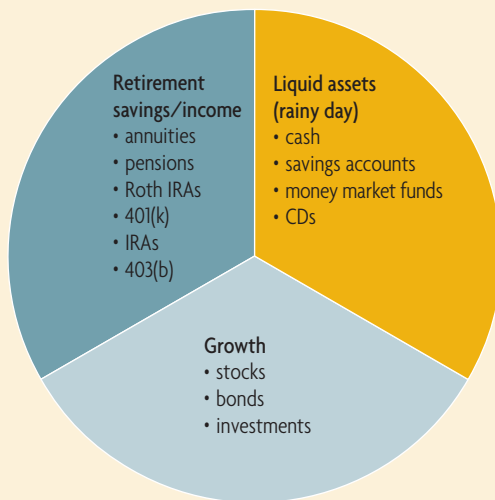
6. This benefit is available as optional coverage for a fee. Conditions apply. A portion of the amount returned may have tax implications. You should consult your tax advisor for your particular situation.

Is long-term care
part of your
retirement plan?

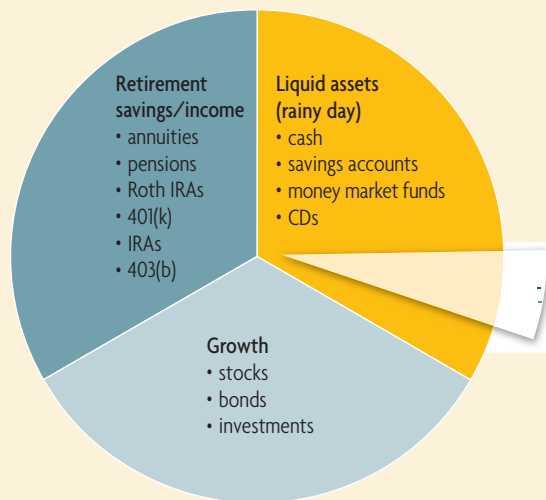
Y/N

Designed to help you protect your income and make the best use of your assets.

Currently, your financial portfolio
may look something like this.*



Consider Sun Care WL as a component of your
retirement plan to help pay for long-term care and
increase protection for the rest of your portfolio.



A benefit in several situations

- If you need assets to pay for long-term care costs, Sun Care provides funds to pay for care on a tax-free basis.
- If you never need the care, the policy death benefit will pass on to your beneficiary income tax free when you die.
- And if you ever change your mind about the policy, the liquidity feature ensures that the assets remain part of your cash reserves as long as the return of premium feature is elected and exercised before any long-term care claims begin.

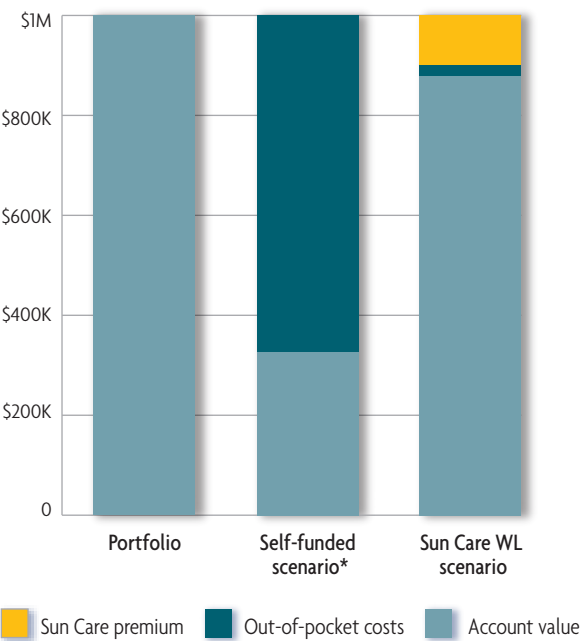
*Illustrates assets in the category vs asset allocation percentage

How it works

Meet Anne, who is 62 years old and has a \$1M investment portfolio. She has \$100,000 of the \$1M assets earmarked for long-term care costs. Let’s look at how Sun Care can help.⁷

Long-term care coverage benefit	Life insurance death benefit	Liquidity benefit
Reimbursement for LTC: \$6,645 x 8 years = \$637,949 in total maximum benefits By repositioning the \$100,000 into a Sun Care policy, she would receive approximately \$6,645 in monthly benefits for 8 years, or \$637,949 in total benefits.	\$160,000 initial tax-free life insurance benefit If she never uses the long-term care benefits, her beneficiaries would receive \$160,000 in income-tax-free life insurance death benefits.	\$100,000 paid to Anne ^{6,8} If she ever needed money back, she could exercise her optional return of premium feature to receive her \$100,000 single premium.

The cost-comparison chart below shows how self-funding and Sun Care WL would affect Anne’s portfolio.



- If Anne fully self-funds her long-term care at \$80,000 per year for 8 years, her portfolio would be reduced by \$640,000.
- If Anne uses her \$100,000 to fund a Sun Care WL policy, she could receive approximately \$638,000 in long-term care benefits over 8 years. She then would only have \$2,000 of additional out-of-pocket expenses.

The result

- Anne would pay a total of \$102,000 with Sun Care versus \$640,000 totally out of pocket. Her investment portfolio would only drop to \$898,000 with the Sun Care scenario versus \$360,000 in the self-funding scenario.
- That’s a savings of \$538,000 if she purchases the Sun Care policy. Anne can use that money to provide income for herself.

7. Benefits may vary by age and underwriting class; unisex rates apply in MT.
8. Subject to the terms and conditions of the contract. Assumes no prior loans or withdrawals. May be subject to taxation in some states.



How can you fit long-term care into your retirement plans?

By simply repositioning a portion of your assets to pay for long term care expenses, you can immediately help increase protection for the rest of your portfolio.

As you develop your retirement plan, consider your long term care needs, and the resources you will use to fund your long term care expenses. Ask yourself:

What is the value of my investment portfolio e.g. retirement income, investment assets, liquid assets?	\$ _____
What is the dollar amount of the liquid assets in my investment portfolio e.g. cash, savings accounts, money market funds, CDs?	\$ _____
What percentage of my liquid assets do I want to reposition to help cover long term care costs?	_____ %

Ask your Financial Representative what benefit Sun Care WL can provide by repositioning your liquid assets.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.





One Sun Life Executive Park • Wellesley Hills, MA 02481
www.sunlife.com/us

Get to know Sun Life Financial*

We understand your need for financial independence and security throughout your life.

Count on us—and take advantage of our more than 145 years of consistent financial strength and a strong global presence.

Partner with us—and enjoy straightforward communications, simple business transactions, and timely service that addresses your needs.

Grow with us—and tap into our broad array of innovative solutions for you, your family, and your business.

As a leading provider of annuities, employee benefits, life insurance, and mutual funds, we are one of the oldest and largest financial services organizations worldwide.†

* The Sun Life Financial group of companies operates under the “Sun Life Financial” name. Sun Life Financial Inc., the publicly traded holding company for the Sun Life Financial group of companies, is not an insurance company. In the United States and elsewhere, insurance products are offered by members of the Sun Life Financial group that are insurance companies. These insurance company subsidiaries offer products with guarantees and each company relies on its own financial strength and claims-paying ability.

† Mutual funds are offered through MFS Investment Management.®

Sun Care WL policy form numbers:

SPWL-2010 – WL Policy

ABRLTC-2010 – Accelerated Benefit for LTC

EOBLTC-2010 – Extension of Benefits

NFBR-2010 – Nonforfeiture Option

HAE-2010 – Care Management Services Endorsement

RBR-2010 – Residual benefit rider

Form numbers may vary by state.

Whole life products are issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA) and, in New York, by Sun Life Insurance and Annuity Company of New York (New York, NY). Both companies are members of the Sun Life Financial group of companies. All guarantees are based on the claims-paying ability of the issuing company.

Sun Life Assurance Company of Canada



Healthcare costs in retirement

Annuities. Employee Benefits. Life Insurance.

[Insert date]

Dear **[Insert client name]**

You may spend 30 to 40 years working to accumulate enough assets to live the type of lifestyle you desire in retirement. As you near retirement, discussions may revolve around not only generating the income you need, but also protecting that income through various investment solutions and planning strategies.

There are many risks that could impact the assets you have generated to maintain your lifestyle in retirement. One overlooked topic by most Americans is the potential impact healthcare costs can have on your retirement income. Though nobody plans to get sick, it is prudent to factor in this possibility as part of your retirement planning.

Here are some staggering statistics to be aware of:

- 70% of Americans age 65 and older will eventually need some form of long-term care services.¹
- 40% of people currently receiving long term care services are between the ages of 18 and 64.²
- The average cost of a private nursing facility in the U.S is over \$80,000, with inflation that can more than double to 190,000 by 2030.³

The best time to plan for long-term care is before you get sick.

To help, I would be glad to schedule a time to sit down with you. I invite you to call me at **[Insert Phone]** at your earliest convenience to schedule an appointment. I look forward to helping you plan for a secure future.

Sincerely,

[Financial Representative]

[Firm]

1. U.S. Department of Health and Human Services, *National Clearing House for Long-Term Care Information*, September, 2010.

2. *National Clearing House for Long-Term Care Information – May 2010*

3. Based on 8% long term care inflation rate – Source: www.long-term-care-insurance-planners.com

Whole life products are issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA). All guarantees are backed by the claims-paying ability of the issuing insurance company. They are not backed by the insurance agency from which this policy is purchased, or by any affiliates of those entities, and none make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

NOT FDIC/NCUA INSURED • MAY LOSE VALUE • NO BANK/CREDIT UNION GUARANTEE • NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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Will you have enough to cover long-term care costs?



Paul Gilhool
Regional Vice
President
Sun Life Financial
Distributors, Inc.
704-995-3211
pgilhool@slfd.com

Please attend this educational event to learn how Sun Care WL, a single-premium whole life insurance policy is designed to provide you with a benefit in any situation, whether you:

- require long-term care¹
- want to leave a legacy, or
- have liquidity needs²

Hosted by [Host, Title, Organization]

[Co-host, Title, Organization (if needed)]

Date [Day, Month, Date, Year]

Time [XX:XX AM/PM]

Location [Location, or call-in information]

[Address]

RSVP [Name | Phone | E-mail]

1. The riders providing long-term care benefits may not cover all the costs associated with long-term care that may be incurred during the period of coverage. The Owner is advised to review carefully all limitations and exclusions in the Policy and the Rider(s).

2. Return of Premium (ROP) feature is available for an additional fee. ROP must occur prior to the commencement of claims and will be impacted by policy loans or withdrawals. A portion of the amount returned may have tax implications.

Whole life products are issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA). All guarantees are backed by the claims-paying ability of the issuing insurance company. They are not backed by the insurance agency from which this policy is purchased, or by any affiliates of those entities, and none make any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not Applicable filing marketing materials.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not Applicable filing marketing materials.		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	Not Applicable filing marketing materials.		
Comments:			